Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1.   (currently amended) A method of authenticating the payee printed on a negotiable instrument, comprising the steps of:

storing the identification information of the payee in a central computer system thereby creating stored identification information;

recalling said stored identification information; and

affixing said stored identification information on said negotiable instrument thereby creating affixed identification information;

recalling said stored identification information when said negotiable instrument is presented for payment; and

comparing said stored identification information with said affixed identification information.

2.   (cancelled)

3.   (original) The method as claimed in Claim 1 wherein said identification information contains information to positively identify said payee.

4.   (original) The method as claimed in Claim 1 wherein said identification information includes a digitized picture of said payee.

5.   (original) The method as claimed in Claim 1 wherein said identification information includes biometric data of said payee.

6.   (original) The method as claimed in Claim 1 wherein said affixed identification information contains machine-readable information.

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7. (previously am nded) The method as claimed in Claim 6 wherein said machine-readable information is in magnetic ink character recognition fonts.

8. (previously amended) The method as claimed in Claim 6 wherein said machine-readable information is in optical character recognition fonts.

9. (previously amended) The method as claimed in Claim 6 wherein said machine-readable information is in bar coded fonts.

10. (original) The method as claimed in Claim 1 wherein said affixed identification information further contains additional human-readable issuing bank identifying information selected from the group consisting essentially of icons, logos, telephone numbers, or web site addresses.

11. (currently amended) The method as claimed in Claim [[2]] 1 wherein the step of comparing said stored identification information with said affixed identification information comprises at least one telephone device, said telephone device being in operable connection to a communication network.

12. (previously amended) The method as claimed in Claim 11 wherein said telephone device is an audio response activated device.

13. (currently amended) The method as claimed in Claim [[2]] 1 wherein the step of comparing said stored identification information with said affixed identification information comprises at least one scanner device, said scanner device being in operable connection to a communication network.

14. (previously amended) The method as claimed in Claim 13 wherein said scanner device is a device selected from the group consisting essentially of a magnetic ink character recognition, a bar code font recognition, and optical character font recognition devices.

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15. (previously amended) The method as claimed in Claim 13 wherein said scanner device is further in operable connection with a terminal device.

16. (previously amended) The method as claimed in Claim 15 wherein said terminal device is capable of transmitting and receiving data to and from the issuing bank check database.

17. (previously amended) The method as claimed in Claim 13 wherein said scanner device includes an image capture device capable of generating, storing and transmitting digitized images of the bank check to a database.

18. (previously amended) The method as claimed in Claim 15 further comprising a keyboard device, said keyboard device being in operable connection with said terminal device and being capable of key entry initiation of computer commands to provide interactive electronic communication access.

19. (previously amended) The method as claimed in Claim 15 further comprising a screen display device, said screen display device being in operable connection with said terminal device and being capable of displaying images of said stored identification information.